

<i>SERFF Tracking Number:</i>	<i>MNNL-126261908</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Minnesota Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43243</i>
<i>Company Tracking Number:</i>	<i>09-70162</i>		
<i>TOI:</i>	<i>A06.11 Individual Annuities- Immediate Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A06.11.000 Annuities - Immediate Variable and Non-Variable</i>
<i>Product Name:</i>	<i>IRA Endorsement</i>		
<i>Project Name/Number:</i>	<i>IRA Endorsement - Immediate Annuities/09-70162</i>		

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: IRA Endorsement

TOI: A06.11 Individual Annuities- Immediate Non-Variable and Variable

Sub-TOI: A06.11.000 Annuities - Immediate Variable and Non-Variable

Filing Type: Form

SERFF Tr Num: MNNL-126261908 State: Arkansas

SERFF Status: Closed-Approved- Closed State Tr Num: 43243

Co Tr Num: 09-70162

State Status: Approved-Closed

Reviewer(s): Linda Bird

Author: Angela Acker-Fisher

Disposition Date: 08/18/2009

Date Submitted: 08/12/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: IRA Endorsement - Immediate Annuities

Project Number: 09-70162

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/18/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/01/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/18/2009

Created By: Angela Acker-Fisher

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Angela Acker-Fisher

Filing Description:

The above form is submitted for your review and approval. It is new, and does not replace any forms currently on file with your Department. This form was approved in our Domiciliary State of Minnesota on June 1, 2009.

Endorsement form 09-70162 will be available for use with our currently approved Immediate Fixed Annuity as well as any applicable products developed and approved by your Department in the future.

This endorsement was reviewed by the Internal Revenue Service with a subsequent opinion letter dated March 19,

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2009. The language has not been changed from what was filed with the IRS except for the deletion of the Article numbers from the headings. This form incorporates the most current Internal Revenue Service required language for these qualified immediate annuity plans.

The enclosed form is submitted in final print and is subject to only minor modification in paper stock size, ink, border, Company logo, and adaptation to electronic media or computer printing.

We have not supplied a Flesch score for this form as it is subject to review by the federal jurisdiction of the Internal Revenue Service, and is therefore exempt.

Thank you for your attention to this filing. We look forward to its approval for use in Arkansas. Should you have any questions regarding this submission, please give me a call at 651-665-6438, or send me an e-mail at angela.ackerfisher@securian.com.

Sincerely,

Angela Acker-Fisher
Senior Product Compliance Specialist
Minnesota Life Insurance Company
-A Securian Company
Tel. 651.665.6438
Fax 651.665.5424

Company and Contact

Filing Contact Information

Angela Acker-Fisher, Senior Product Compliance Specialist
400 ROBERT STREET NORTH
ST. PAUL, MN 55101-2098
angela.ackerfisher@securian.com
651-665-6438 [Phone]
651-665-5424 [FAX]

Filing Company Information

Minnesota Life Insurance Company	CoCode: 66168	State of Domicile: Minnesota
400 Robert Street North	Group Code: 869	Company Type:
Law Department	Group Name:	State ID Number:
St. Paul, MN 55101-2098	FEIN Number: 41-0417830	
(651) 665-3500 ext. [Phone]		

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$50.00	08/12/2009	29799637

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/18/2009	08/18/2009

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Disposition

Disposition Date: 08/18/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Immediate IRA		Yes

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Form Schedule

Lead Form Number: 09-70162

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	09-70162	Policy/Cont Immediate IRA ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	09-70162 Immediate IRA.pdf

Individual Retirement Annuity Endorsement

Immediate Annuity

Minnesota Life Insurance Company – A Securian Company
Annuity Services • A3-9999
400 Robert Street North • St. Paul, Minnesota 55101-2098

Fax 651.665.7942
1.800.362.3141
In Metro Area 651.665.4877
www.minnesotalife.com

MINNESOTA LIFE

This endorsement is made part of the annuity contract to which it is attached, and the following provisions apply in lieu of any provisions in the contract to the contrary. The annuitant is establishing an individual retirement annuity (IRA) under section 408 of the Internal Revenue Code (the "Code") to provide for his or her retirement and for the support of his or her beneficiaries after death. In all instances, this endorsement will be interpreted to ensure the annuity contract qualifies as an IRA.

Ownership

The contract is established for the exclusive benefit of the annuitant or his or her beneficiaries. The annuitant's interest in this contract is nonforfeitable and nontransferable.

Contributions

Because the minimum purchase payment for this contract exceeds the maximum annual IRA contribution amounts allowable under the Code, the single premium payment for this contract must be made with a rollover contribution described in section 408(d)(3). The contribution may be the amount received by or on behalf of an annuitant as all or any portion of a distribution which is a rollover contribution. A rollover must be received by us not later than 60 days after the annuitant receives it. A rollover payment may be transferred directly to us from the plan making the distribution.

Distributions

We will not be liable for any tax penalties under this IRA. We are not liable for penalties on amounts received or paid by us under this IRA.

Distributions Before Death

- (a) Notwithstanding any provision of this IRA to the contrary, the distribution of the annuitant's interest in the IRA shall be made in accordance with the requirements of Code § 408(b)(3) and the regulations thereunder, the provisions of which are herein incorporated by reference.
- (b) The entire interest of the annuitant for whose benefit the contract is maintained will commence to be distributed no later than the first day of April following the calendar year in which such annuitant attains age 70½ (the "required beginning date") over (a) the life of such annuitant or the lives of such annuitant and his or her designated beneficiary or (b) a period certain not extending beyond the life expectancy of such annuitant or the joint and last survivor expectancy of such annuitant and his or her designated beneficiary. Payments must be made in periodic payments at intervals of no longer than 1 year and must be either nonincreasing or they may increase only as provided in Q&As-1 and -4 of § 1.401(a)(9)-6 of the Income Tax Regulations. In addition, any distribution must satisfy the incidental benefit requirements specified in Q&A-2 of § 1.401(a)(9)-6.
- (c) The distribution periods described in paragraph (b) above cannot exceed the periods specified in § 1.401(a)(9)-6 of the Income Tax Regulations.
- (d) The first required payment can be made as late as April 1 of the year following the year the annuitant attains age 70½ and must be the payment that is required for one payment interval. The second payment need not be made until the end of the next payment interval.

Distributions Upon Death

- (a) **Death On or After Required Distributions Commence.** If the annuitant dies on or after required distributions commence, the remaining portion of his or her interest will continue to be distributed under the contract option chosen.
- (b) The "interest" in the IRA includes the amount of any outstanding rollover, transfer and recharacterization under Q&As-7 and -8 of § 1.408-8 of the Income Tax Regulations and the actuarial value of any other benefits provided under the IRA, such as guaranteed death benefits.

- (c) For purposes of paragraph (a), required distributions are considered to commence on the annuitant's required beginning date. However, if distributions start prior to the applicable date in the preceding sentence, on an irrevocable basis (except for acceleration) under an annuity contract meeting the requirements of § 1.401(a)(9)-6 of the Income Tax Regulations, then required distributions are considered to commence on the annuity starting date.
- (d) If the sole designated beneficiary is the annuitant's surviving spouse, the spouse may elect to treat the IRA as his or her own IRA. This election will be deemed to have been made if such surviving spouse makes a contribution to the IRA or fails to take required distributions as a beneficiary.

Cooperation

This contract may be amended as required to reflect any change in the Code, regulations or published revenue rulings. The annuitant will be deemed to have consented to any such amendment. We will promptly furnish any such amendment to the annuitant.

We will furnish annual calendar year reports concerning the status of the annuity and such information concerning required minimum distributions as is prescribed by the Commissioner of Internal Revenue.



Secretary



President

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo		
Bypass Reason: Not applicable to this filing.		
Comments:		